

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-FLINT**

**IN RE: Bridgette Lynn Watkins**

**CHAPTER 13  
CASE NO: 18-30343  
JUDGE DANIEL S. OPPERMAN**

**Debtor**

\_\_\_\_\_ /

**ORDER CONFIRMING PLAN**

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, **IT IS HEREBY ORDERED** that the Debtor's Chapter 13 plan, as last amended, if at all, is confirmed.

**IT IS FURTHER ORDERED** that the claim of \$0, Attorney for the Debtor, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$ 0 in fees and \$ 0 in expenses, and that the portion of such claim which has not already been paid, to-wit: \$ 0 shall be paid by the Trustee as an administrative expense of this case.

**IT IS FURTHER ORDERED** that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

**IT IS FURTHER ORDERED** that the Trustee shall pay the mortgage arrears since the Debtor's Step Forward application for hardest hit funds was denied.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

**IT IS FURTHER ORDERED** as follows:

- ☐ The Debtor shall remit 0 % of all tax refunds to which Debtor is entitled during the pendency of the Plan and shall not alter withholdings without Court approval.
- ☒ The Debtor's Plan shall continue for no less than 60 months.
- ☐ The claim of \_\_\_\_\_ shall be paid in accordance with its duly filed claim unless otherwise ordered by the Court.
- ☒ The Debtor's Plan payments shall be increased to \$874.70 per month effective September 18, 2018.
- ☐ Creditor's rights to object to the last filed Amended Plan are preserved until \_\_\_\_\_.

X Other: That the Debtor(s) shall provide a complete copy of their annual federal income tax returns during case pendency on or before June 1 of the filing tax year or if unfiled, provide a copy of the extension to the Trustee. Should the Debtor(s) not provide the requested tax information to the Trustee then the Trustee may file a Notice of Default giving the Debtor(s) 21 days to respond as to why the information has not been provided. Upon the filing of the response the Court shall set a hearing on the matter.

Approved:

/s/ Carl L. Bekofske

Carl L. Bekofske P10645

Melissa Caouette P62729

Leo J. Foley, Jr. P76060

Chapter 13 Standing Trustee

400 N. Saginaw Street, Suite 331

Flint MI 48502

(810) 238-4675

[Ecf@flint13.com](mailto:Ecf@flint13.com)

/s/ Lori B. Selvidge

Lori B. Selvidge P72652

Attorney for Debtor

Legal Services of Eastern Michigan

436 S. Saginaw Street

Ste. 101

Flint, MI 48502

1-800-322-4512 ext. 112

[lselvidge@lsem-mi.org](mailto:lselvidge@lsem-mi.org)

**Signed on October 09, 2018**



/s/ Daniel S. Opperman

**Daniel S. Opperman**

**United States Bankruptcy Judge**